

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
HOUSER, SHARON GILBERT	§	Case No. 11-08396 KRM
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/ANGELA WELCH ESPOSITO, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESPage: 1
Exhibit ACase No: 11-08396 KRM Judge: K. RODNEY MAY
Case Name: HOUSER, SHARON GILBERT

Trustee Name: ANGELA WELCH ESPOSITO, TRUSTEE

Date Filed (f) or Converted (c): 04/29/11 (f)

341(a) Meeting Date: 06/03/11

For Period Ending: 06/20/13

Claims Bar Date: 09/30/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 5320 Cherry Ave. Seffner, FL 33584. Husband's Home	22,000.00	0.00	OA	0.00	FA
2. 1939 Forbes Rd, Plant City, FL 33566 Debtor's Home	79,215.00	0.00	OA	0.00	FA
3. 5318 Plum Av., Seffner, FL 33584	23,627.00	0.00		0.00	FA
4. \$5 Cash	5.00	0.00		0.00	FA
5. Grow Financial - Checking	45.00	0.00		0.00	FA
6. All used: Sofa, Love Seat, 2 Lamps, 4 Chair, 1 Din	300.00	0.00		0.00	FA
All used: Sofa, Love Seat, 2 Lamps, 4 Chair, 1 Dinner Table, 1 China Cabinet, Bedroom set; 2 bed side tables, 2 lamps, 1 bed in bedroom 2 Dressers, in Bedroom 3: Bed, computer desk, Washer and Drier (over 5 years old);					
7. 20 sets, including pants, skirts and dresses	60.00	0.00		0.00	FA
8. 3 gold Rings; 1 gold necklace	200.00	0.00		0.00	FA
9. 403(b) from work	37,000.00	0.00		0.00	FA
10. 2006 Chrysler Pacifica Limited Minivan. 4d. 110K m	9,100.00	0.00	OA	0.00	FA
2006 Chrysler Pacifica Limited Minivan. 4d. 110K miles. (KBB Fair. Private Party Value)					
11. 1 computer (5 y/o);	10.00	0.00		0.00	FA
12. 1 Dog	5.00	0.00		0.00	FA
13. CONTINGENT CLAIMS 2011 tax (u)	0.00	724.70		724.70	FA
2011 tax refund-119/365=32.60%					
14. CONTINGENT CLAIMS FDC FIA (u)	0.00	0.00		0.00	FA
FDC Lash BOA					

Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$171,567.00	\$724.70	\$724.70	\$0.00
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(Total Dollar Amount
in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

-341 & concluded. Issues: taxes and FDC Lash

July 26, 2011, 12:46 pm -letter sent for taxes 119/365=32.60%

Sept 7, 2011-emaile LASH for update

November 10, 2011, 04:33 pm -dec/app and order to employ LASH-6YUUQCVJIF

December 21, 2011, 11:45 am end of year case review; sent ltr for taxes.

-2/29/12 rec'd return 724.70 due

-3/4/12 rec'd tax \$, just FDC yet (note d due back 3626.35 in tax money exempt - ck to d when

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 11-08396 KRM Judge: K. RODNEY MAY
Case Name: HOUSER, SHARON GILBERT

Trustee Name: ANGELA WELCH ESPOSITO, TRUSTEE
Date Filed (f) or Converted (c): 04/29/11 (f)
341(a) Meeting Date: 06/03/11
Claims Bar Date: 09/30/11

deposit clears)

-3/22/12 sent debtors exemptions back to d. Just FDC yet

-3/25/12 rev case w/ atty, FDC still pending

-8/14/12 FDC working on

January 21, 2013, 02:45 pm Emailing Lash for status

February 07, 2013, 11:00 am Per Lash, active in complaint drafting process

-3/21/13 rev correspondence w/ FIA

April 10, 2013, 05:57 pm NOT OF ABANDONMENT

-5/16/13 email from atty Lash office, FIA not viable

-5/16/13 ALL \$ IN

June 19, 2013, 01:02 pm Final claims review, expenses in, ready to close

June 20, 2013, 01:15 pm TFR

Initial Projected Date of Final Report (TFR): 12/31/13

Current Projected Date of Final Report (TFR): 12/31/14

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 11-08396 -KRM
Case Name: HOUSER, SHARON GILBERT

Trustee Name: ANGELA WELCH ESPOSITO, TRUSTEE
Bank Name: Union Bank
Account Number / CD #: *****2309 Checking Account

Taxpayer ID No: *****2803
For Period Ending: 06/20/13

Blanket Bond (per case limit): \$ 47,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/04/12	13	Houser	BALANCE FORWARD	1224-000	4,351.05		0.00
03/22/12	003001	Sharon Houser 1939 S Forbes Rd Plant City, FL 33566	pymt Portion of tax refund exempted	8100-002		3,626.35	4,351.05 724.70
04/25/12		Union Bank	BANK SERVICE FEE	2600-000		7.37	717.33

COLUMN TOTALS	4,351.05	3,633.72	717.33
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	4,351.05	3,633.72	
Less: Payments to Debtors		3,626.35	
Net	4,351.05	7.37	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****2309	4,351.05	7.37	717.33
	4,351.05	7.37	717.33
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 4,351.05 3,633.72

Page 1

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: June 20, 2013

Case Number: 11-08396 Claim Class Sequence
 Debtor Name: HOUSER, SHARON GILBERT

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 70	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$8,516.80	\$0.00	\$8,516.80
000002 070 70	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured		\$4,785.68	\$0.00	\$4,785.68
000003 070 70	Asset Acceptance LLC / Assignee / Lane Bryant Reta Po Box 2036 Warren MI 48090	Unsecured		\$902.81	\$0.00	\$902.81
000004 070 70	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$11,046.15	\$0.00	\$11,046.15
000005 070 70	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured		\$538.42	\$0.00	\$538.42
000006 070 70	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured		\$12,009.46	\$0.00	\$12,009.46
000007 070 70	World Financial Network National Bank Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured		\$1,331.22	\$0.00	\$1,331.22
000008 072 72	Capital One, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured		\$3,579.89	\$0.00	\$3,579.89
Case Totals:				\$42,710.43	\$0.00	\$42,710.43

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-08396 KRM

Case Name: HOUSER, SHARON GILBERT

Trustee Name: ANGELA WELCH ESPOSITO, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ANGELA WELCH ESPOSITO, TRUSTEE	\$	\$	\$
Trustee Expenses: ANGELA WELCH ESPOSITO, TRUSTEE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	\$	\$	\$
000002	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	\$	\$	\$
000003	Asset Acceptance LLC / Assignee / Lane Bryant Reta Po Box 2036 Warren MI 48090	\$	\$	\$
000004	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	\$	\$	\$
000005	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	\$	\$	\$
000006	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	World Financial Network National Bank Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008	Capital One, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	\$	\$	\$

Total to be paid to tardy general unsecured creditors \$ _____

Remaining Balance \$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE